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09/841,374

Docket No.: 33343-173349

#4

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that: Donald STONE

My residence, post office address, and citizenship are as stated below next to my name. I believe that I'm the original, first and joint inventors of the subject matter that is claimed and for which a patent is sought on the invention entitled:

RULE BASED SYSTEM AND APPARATUS FOR RATING TRANSACTIONS

☐ the inventor's declaration for said application being executed concurrently with the execution of this instrument; said application to be filed in the U.S. Patent and Trademark Office;

☒ said application having been filed in the U.S. Patent and Trademark Office on June 27, 2001;

☐ said application having been filed under the Patent Cooperation Treaty on _____ and given Application No. _____, the United States of America having been designated.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge that duty to disclose information of which we are aware and which is material to the examination of the patent application in accordance with 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the space, any foreign application for patent or inventor's certificate, or of any PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Number	Country	Day/Month/Year Filed	Priority Claimed (Yes or No)
_____	_____	_____	_____

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

Application Serial Number

Filing Date

60/214,488

June 27, 2000

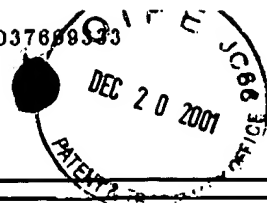
I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States of PCT International application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information known to me which is material to the patentability as defined in 37 CFR §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

Application Serial Number

Filing Date

Status (patented, pending, abandoned)

Each undersigned applicant hereby appoints the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: George H. Spencer (Registration No. 18,038), Robert J. Frank (Registration No. 19,112), Norman N. Kunitz (Registration No. 20,586), Gabor J. Kelemen (Registration No. 21,016), Marina V. Schmeller (Registration No. 26,032), Robert Klinberg (Registration No. 26,924), L. Allan Wood, Jr. (Registration No. 28,134), Ashley J. Wells (Registration No. 29,847), James R. Burdett (Registration No. 31,594), Michael A. Gollin (Registration No. 31,957), Catherine M. Voorhees (Registration No. 33,074), Gary L. Shaffer (Registration No. 34,502), Chellis Erika Neal (Registration No. 36,877), Patricia R. Brown (Registration No. 39,012), Julie A. Petruzzelli (Registration No. 40,769), Michael P. Leary (Registration No. 41,144), Michael A. Sartori (Registration No. 41,289), Zayd Alathari (Registration No. 42,256), Jeffri A. Kaminski (Registration No. 42,709), Fei-Fei Chao (Registration No. 43,538), and Ralph P. Albrecht (Registration No. 43,466).

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The undersigned hereby authorizes the U.S. attorneys named herein to accept and follow instructions from the undersigned's assignee, if any, and/or, if the undersigned is not a resident of the United States, the undersigned's domestic attorney, patent attorney or patent agent, as to any action to be taken in the Patent and Trademark Office regarding this application without direct communication between the U.S. attorneys and the undersigned. In the event of a change in the persons(s) from whom instructions may be taken, the U.S. attorneys named herein will be so notified by the undersigned.

I declare (or certify, verify, or state) under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Full Name of sole or first inventor: Donald STONE

Inventor's signature [Signature] Date 11/20/01Residence: Chapel Hill, NCCitizenship: U.S.A.

Post Office Address: _____